

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: John Richard O'Connor

Case No.: 15-20250

Judge: RG

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☐ Motions Included

☒ Modified/Notice Required

☐ Modified/No Notice Required

Date: 11/12/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney AS Initial Debtor: JRO Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall have paid \$66,826.86 to the Chapter 13 Trustee thru November, 2018, starting on DEcember, 2018, shall pay \$ 1,800.00 to the chapter 13 trustee for approximately 18 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☐ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 996.00 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: TD BAnk (mortgage OCean City) (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
State of New Jersey	Taxes and certain other debts	698.91
	Taxes and certain other debts	0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
----------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
TD Bank	1433 Pleasure AVE, Ocean City, NJ	28,000.00		\$28,000.00	\$996.00

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
------------------	------------	---------------	-----------------	--

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
----------	------------	----------------	------------------------	----------------	--	----------------------	-------------------------

-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
----------	------------------------------	---------------------------------	--------------------------

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral Inventory	Total Amount to be Paid through the Plan
----------	----------------------	--

\$427.24

TD bank -

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
----------	-----------------------------------	-----------	-------------------

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
----------	-----------------------------	-----------------------------	---------------------	-----------------------

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
----------	----------------------	--------------	----------------	---------------------	-----------------------------	---	------------------------------

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
----------	------------	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
----------	------------	----------------	------------------------	-----------------------------	--

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 11/13/2018

Explain below why the plan is being modified:	Explain below how the plan is being modified:
remove loan mod on ocean city property, change to cure and maintain	pay arrears for td bank mortgage on ocean city thru plan and not be in Imp program

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here: Debtor's attorney fees are paid hourly per fee application/not a no look fee.

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 12, 2018

/s/ John Richard O'Connor

John Richard O'Connor

Debtor

Date: _____

Joint Debtor

Date: November 12, 2018

/s/ Andrea Silverman

Andrea Silverman

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8
 United States Bankruptcy Court
 District of New Jersey

In re:
 John Richard O'Connor
 Debtor

Case No. 15-20250-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +John Richard O'Connor, 31 Forest Way, Morris Plains, NJ 07950-3264
 cr +Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 cr +c/o Cohn Lifland TD Bank, Park 80 West - Plaza One, 250 Pehle Avenue, Suite 401,
 Saddle Brook, NJ 07663-5832
 515625352 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515542707 +Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
 515542709 +Chase Sapphire, Card Member Services, PO Box 15298, Wilmington, DE 19850-5298
 515542710 Chase Visa, PO Box 15298, Wilmington, DE 19850-5298
 515678725 +Connect One Bank, 2455 Morris Ave, Union, NJ 07083-5655
 515542711 +Connetone Bank, 301 Sylvan Avenue, Englewood Cliffs, NJ 07632-2539
 515542712 Continental, PO Box 15298, Wilmington, DE 19850-5298
 515564751 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 515542713 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
 515542715 +Macy's, PO Box 8218, Mason, OH 45040-8218
 515542716 Macy's Start Rewards, PO Box 8058, Monroe, OH 45050-8058
 515542717 +Norstrom Visa, PO Box 6555, Englewood, CO 80155-6555
 515542718 +Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
 515542719 Quicken Loans, PO Box 15123, Wilmington, DE 19850-5123
 515542721 +SMall Business Association, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
 515649468 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of the Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 515542722 +Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005
 515542723 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd. Ste 300, Littleton, CO 80129-2386
 515542726 +State of NJ, Tidelands Commission, PO Box 439, Trenton, NJ 08625-0439
 515542727 State of NJ/Dept Environment Protection, Division of Land Use Regulation,
 Bureau of Tidelands Management, PO Box 439, Trenton, NJ 08625-0439
 515542725 +State of New Jersey, NJ Division of Taxation, 75 Veterans Memorial Dr. E.,
 Somerville, NJ 08876-2949
 515542731 +Township of Morristown, Property Taxes/Building, 200 South Street, PO Box 431,
 Morristown, NJ 07963-0431
 517340260 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 515678865 +U.S. Bank, National Association, Trustee (See B10), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
 515659043 United States Department of Education, Claims Filing Unit, P O Box 8973,
 Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2018 01:45:31 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515542705 +E-mail/PDF: gecsed@recoverycorp.com Nov 15 2018 01:48:51 Banana Republic Visa,
 GE Capital Bank,, PO Box 103104, Roswell, GA 30076-9104
 515542706 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:48:59 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 515630523 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 15 2018 01:48:58
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515542728 E-mail/Text: bankruptcy@td.com Nov 15 2018 01:45:36 TD Bank, 32 Chestnut Street,
 Lewiston, ME 04240
 515633874 E-mail/Text: bankruptcy@td.com Nov 15 2018 01:45:36 TD Bank N.A., Attn: Bankruptcy Dept.,
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
 515542729 E-mail/Text: bankruptcy@td.com Nov 15 2018 01:45:36 TD Bank, N.A., PO Box 219,
 Lewiston, ME 04243

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515542708 Chase Credit Line
 515542714 ING
 515542720 SBA
 515542724 Starwood American Express
 515542730 TD Credit Line

TOTALS: 5, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 36

Date Rcvd: Nov 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor John Richard O'Connor court@andreasilvermanlaw.com,
r62214@notify.bestcase.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent
for U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage
Backed Certificates Series 2006-3 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Lynn Therese Nolan on behalf of Creditor U.S. Bank National Association, as Trustee relating
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan
Servicing LLC ecfnofices@grosspolowy.com, jbommelje@grosspolowy.com
Marie-Ann Greenberg magecf@magtrustee.com
Mercedes Diego on behalf of Creditor c/o Cohn Lifland TD Bank md@njlawfirm.com,
jwh@njlawfirm.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee relating
to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-3, servicer Specialized Loan
Servicing LLC rsolarz@kmlawgroup.com

TOTAL: 6